

Northern Service Bureau Escanaba, Inc.  
Collections

Kevin Wendt, Owner/Manager

111 North 9<sup>th</sup> Street Escanaba, MI 49829  
PHONE: 906-786-2411 or 786-2242  
FAX: 906-786-2440

5/6/2019

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISHPEMING MI 49849

ACCOUNT OF: MARQUETTE GENERAL EMS

LAST ACTIVITY	ACCOUNT NUMBER	BALANCE
9/25/2018	20181624WA	\$118.76

This account has been placed with us for collection. This is our request for **PAYMENT IN FULL**.

This is your notification that this is an attempt to collect a debt. Any information will be used for that purpose.

Bring or mail **PAYMENT IN FULL** to our office.

Thank you,

Northern Service Bureau

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute this validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please detach this portion and return with your payment.

CARD NUMBER: \_\_\_\_\_ EXP DATE: \_\_\_\_\_  
CARD HOLDER NAME: \_\_\_\_\_ CVV: \_\_\_\_\_  
SIGNATURE: \_\_\_\_\_ ACCOUNT PAID: \_\_\_\_\_

THIS COMMUNICATIONS IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. SOME ACCOUNTS MAY OR MAY NOT BE TIME-BARRED AND NO LONGER ENFORCEABLE.

**Northern Service Bureau Escanaba, Inc.**  
*Collections*

**Kevin Wendt, Owner/Manager**

111 North 9<sup>th</sup> Street Escanaba, MI 49829  
PHONE: 906-786-2411 or 786-2242  
FAX: 906-786-2440

5/29/2019

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISHPEMING MI 49849

ACCOUNT OF: MARQUETTE GENERAL EMS

LAST ACTIVITY	ACCOUNT NUMBER	BALANCE
9/25/2018	20181624WA	\$118.76

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CARD HOLDER NAME: \_\_\_\_\_ CVV: \_\_\_\_\_

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**Exhibit 1**

**Page 2**

NORTHERN SERVICE BUREAU ESCANABA, INC  
A COLLECTION AGENCY  
111 N 9<sup>TH</sup> ST  
ESCANABA MI 49829  
906-786-2411 [www.nsbureau.com](http://www.nsbureau.com)

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

6/26/2019

## **WE MUST HAVE YOUR CALL**

**YOUR TOTAL BALANCE IS: \$118.76**

You have not responded to our previous attempts regarding your collection accounts.

Call us immediately at the number above if there is a reason this account has not been paid. If you have paid all or part of the account, or dispute the claim, it is still important you contact us now. Call us even if you don't have any money right now.

NORTHERN SERVICE BUREAU

**This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Some accounts may or may not be time-barred and no longer enforceable.**

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Please detach this portion and return with your payment

☐ VISA ☐ MASTERCARD ☐ DISCOVER

CARD NUMBER \_\_\_\_\_ EXP DATE \_\_\_\_\_ CVV \_\_\_\_\_

CARD HOLDER NAME \_\_\_\_\_

SIGNATURE \_\_\_\_\_ AMOUNT PAID \_\_\_\_\_

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

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A COLLECTION AGENCY  
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906-786-2411 [www.nsbureau.com](http://www.nsbureau.com)

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

11/27/2020

**PLEASE ANSWER WITH THIS NOTICE**

REGARDING YOUR ACCOUNT WITH:

**YOUR TOTAL BALANCE IS: \$118.76**

We want a check of some kind on this account. Either a real check or a pencil check in one of the squares below. Between the two of us, we would like to know where we stand. Check up on your finances and drop us the good news.

☐ Here is all of it.

☐ Mailed check yesterday

☐ Sending a check but it is post  
Dated a few days

☐ Here is part of it to show my heart is in the  
to show my heart is in the right place.

☐ Will pay \$\_\_\_\_\_ each payday which

☐ Don't intend to pay until I am sued for it.

Give us a reason for not sending your payment.

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---

Please detach this portion and return with your payment

☐ VISA ☐ MASTERCARD ☐ DISCOVER

CARD NUMBER\_\_\_\_\_EXP DATE\_\_\_\_\_CVV\_\_\_\_\_

CARD HOLDER NAME\_\_\_\_\_

SIGNATURE\_\_\_\_\_AMOUNT PAID\_\_\_\_\_

KELLEY E STARK

119 S 2<sup>ND</sup> ST

ISPEMING MI 49849

**Exhibit 1**  
**Page 4**

NORTHERN SERVICE BUREAU ESCANABA, INC  
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ESCANABA MI 49829  
906-786-2411 [www.nsbureau.com](http://www.nsbureau.com)

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

2/15/2021

**YOUR TOTAL BALANCE IS: \$118.76**

**WE NOT OFFER A FREE SERVICE OF A CHECK PAYMENT BY PHONE.**

**FAST AND EASY.**

**WE HAVE NOT RECEIVED YOUR MONTHLY PAYMENT. TO AVOID OUR PHONE CALLS AND NOTICES PLEASE INDICATE BELOW WHEN YOUR PAYMENTS WILL REACH US EACH MONTH**

\_\_\_\_\_ EACH MONTH.

NORTHERN SERVICE BUREAU

**This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Some accounts may or may not be time-barred and no longer enforceable.**

---

Please detach this portion and return with your payment

☐ VISA ☐ MASTERCARD ☐ DISCOVER

CARD NUMBER \_\_\_\_\_ EXP DATE \_\_\_\_\_ CVV \_\_\_\_\_

CARD HOLDER NAME \_\_\_\_\_

SIGNATURE \_\_\_\_\_ AMOUNT PAID \_\_\_\_\_

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
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NORTHERN SERVICE BUREAU ESCANABA, INC  
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906-786-2411 [www.nsbureau.com](http://www.nsbureau.com)

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

3/23/2021

**YOUR TOTAL BALANCE IS: \$118.76**

**WE NOT OFFER A FREE SERVICE OF A CHECK PAYMENT BY PHONE.**

**FAST AND EASY.**

**WE HAVE NOT RECEIVED YOUR MONTHLY PAYMENT. TO AVOID OUR PHONE CALLS AND NOTICES PLEASE INDICATE BELOW WHEN YOUR PAYMENTS WILL REACH US EACH MONTH**

\_\_\_\_\_ EACH MONTH.

NORTHERN SERVICE BUREAU

**This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Some accounts may or may not be time-barred and no longer enforceable.**

---

Please detach this portion and return with your payment

☐ VISA ☐ MASTERCARD ☐ DISCOVER

CARD NUMBER \_\_\_\_\_ EXP DATE \_\_\_\_\_ CVV \_\_\_\_\_

CARD HOLDER NAME \_\_\_\_\_

SIGNATURE \_\_\_\_\_ AMOUNT PAID \_\_\_\_\_

KELLEY E STARK  
119 S 2<sup>ND</sup> ST  
ISPEMING MI 49849

NORTHERN SERVICE BUREAU ESCANABA INC  
A COLLECTION AGENCY  
111 NORTH 9TH ST  
ESCANABA MI 49829  
906-786-2411 www.nsbureau.com

KELLEY E STARK  
119 S 2ND ST  
ISHPEMING MI 49849

04/06/2022

TOTAL BALANCE DUE: \$118.76

WE NOW OFFER A FREE SERVICE OF A CHECK PAYMENT BY PHONE.  
FAST AND EASY.

WE HAVE NOT RECEIVED YOUR MONTHLY PAYMENT. TO AVOID OUR  
PHONE CALLS AND NOTICES PLEASE INDICATE BELOW WHEN YOUR  
PAYMENTS WILL REACH US EACH MONTH.

\_\_\_\_\_ OF EACH MONTH.

NORTHERN SERVICE BUREAU

This communication is from a debt collector. This is an  
attempt to collect a debt. Any information obtained will be  
used for that purpose. Some accounts may or may not be  
time-barred and no longer enforceable.

\*\*\*\*\*

Please detach the lower portion and return with your payment  
[ ] VISA [ ] MASTERCARD [ ] DISCOVER

CARD NUMBER: \_\_\_\_\_ EXP. DATE: \_\_\_\_\_

CARD HOLDER NAME: \_\_\_\_\_ CVV: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ AMOUNT PAID: \_\_\_\_\_

KELLEY E STARK  
119 S 2ND ST  
ISHPEMING MI 49849



NORTHERN SERVICE BUREAU ESCANABA, INC  
A COLLECTION AGENCY  
111 NORTH 9TH ST  
ESCANABA MI 49829  
906-786-2411 www.nsbureau.com

KELLEY E STARK  
2243 COUNTY RD 601  
REPUBLIC MI 49879

04/21/2022

TOTAL BALANCE DUE: \$118.76

JUST A REMINDER NOTE TO SEND IN YOUR PAYMENT, PAYMENTS ARE  
ACCEPTED ON YOUR ACCOUNT AS A COURTESY TO YOU AND YOUR  
BUDGET. IT CAN BE WITHDRAWN AT ANY TIME.

WE WILL WORK WITH YOU AS LONG AS YOU SEND IN YOUR PAYMENTS  
REGULARLY.

WE ALSO ACCEPT FREE OF CHARGE CHECK BY PHONE. YOU CAN ALSO  
MANAGE YOUR ACCOUNT ONLINE AT [WWW.NSBUREAU.COM](http://WWW.NSBUREAU.COM)

SINCERELY,

NORTHERN SERVICE BUREAU

This communication is from a debt collector. This is an  
attempt to collect a debt. Any information obtained will be  
used for that purpose. Some accounts may or may not be  
time-barred and no longer enforceable.

\*\*\*\*\*

Please detach the lower portion and return with your payment  
[ ] VISA [ ] MASTERCARD [ ] DISCOVER

CARD NUMBER: \_\_\_\_\_ EXP. DATE: \_\_\_\_\_

CARD HOLDER NAME: \_\_\_\_\_ CVV: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ AMOUNT PAID: \_\_\_\_\_

KELLEY E STARK  
2243 COUNTY RD 601  
REPUBLIC MI 49879



NORTHERN SERVICE BUREAU ESCANABA, INC.  
A COLLECTION AGENCY  
111 NORTH 9TH ST  
ESCANABA MI 49829  
906-786-2411 www.nsbureau.com

KELLEY E STRATTON  
2243 COUNTY RD 601  
REPUBLIC MI 49879

07/12/2022

**Total balance due: \$118.76**

With regard to the balance owing on the above listed accounts, please allow us to give you the clear picture of your responsibility.

Two separate contracts are involved. One contract is between you and your insurance company in which you agree to pay certain medical expenses.

The second contract is between you and the creditor. The creditor offered to give you professional services for which you would be obligated to make full payment. You accepted the services.

Your contract with your insurance company is entirely separate from your obligation to pay in full for services from the creditor. The law is specific in making you personally responsible for your bills. Any dispute you may have with your insurance company is irrelevant. You must pay. Seeking reimbursement from your insurance company is your prerogative, and does not alter the fact you must pay for what you received.

Please contact this office for prompt payment.

Sincerely,

NORTHERN SERVICE BUREAU

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ACCEPTING VISA/MASTER AND DISCOVER CARDS, WE ALSO DO FREE  
CHECK BY PHONE. VISIT OUR WEBSITE AT WWW.NSBUREAU.COM TO MANAGE  
YOUR ACCOUNT.

THIS COMMUNICATIONS IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT  
TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT  
PURPOSE. SOME ACCOUNTS MAY OR MAY NOT BE TIME-BARRED AND NO  
LONGER ENFORCEABLE.

DEBTOR NUMBER: 20181624W NAME: STRATTON, KELLEY E

ADDRESS: 2243 COUNTY RD 601 HOME PHONE: 906-204-4574  
REPUBLIC MI 49879 WORK PHONE:

BIRTH DATE: 03/07/1985 NEXT PAY DATE: 08/05/2022  
SOC SEC NO: 352-82-2419 PAYMENT SCHED:  
DRLIC:  
EMPLOYMENT:

\*\*\* DEBTOR PROFILE -- ACCOUNT INFORMATION \*\*\*  
\*\*\* TOTAL DUE: \$118.76 \*\*\*

ACCOUNT NUMBER: 20181624WA CREDITOR: MQTEMS  
CLIENT NUMBER: 20181624W MARQUETTE GENERAL EMS  
ACCT NAME: STARK, KELLEY E

LISTED:	05/28/2019	\$118.76	TOTAL BAL:	\$118.76
LAST PAYMENT:	01/01/1900	\$0.00		
SAT/OVERPAY:	01/01/1900	\$0.00	Principal:	\$118.76
LAST ACT DATE:	09/25/2018			
DELINQ/DEBIT DATE:	10/26/2018		INT RATE:	0.0000%
NEXT CB ACTION:	N			
LAST CB ACTION:	S 07/25/2022			

STATUS: NO PMT ACTIVELY WORKING

\*\*\* DEBTOR PROFILE -- NOTES INFORMATION \*\*\*

DATE	TIME	CC	NOTES
06/24/2019	11:29	ds	LMAM 3X SNT NOTE
09/20/2019	14:04	**	Home: M/D
09/20/2019	14:04	**	L/M
10/31/2019	11:41	**	Home: M/D
10/31/2019	11:41	**	L/M
01/22/2020	09:11	**	PD: OpInt: Number is not available
01/22/2020	09:11	**	Home: Op Int: Retry
05/28/2020	11:38	**	PD: OpInt: Number is not available
05/28/2020	11:38	**	Home: Op Int: Retry
05/28/2020	14:38	**	PD: OpInt: Number is not available
05/28/2020	14:38	**	Home: Op Int: Retry
06/05/2020	10:03	**	PD: OpInt: Number is not available
06/05/2020	10:03	**	Home: Op Int: Retry
10/13/2020	09:37	**	Home: NO ANSWER

DATE	TIME	CC	NOTES
10/27/2020	10:30	**	PD: Change to No Contact Queue 2W from 2PP
11/27/2020	11:22	DMS	NUMBER NOT WORKING IN DIALER, SENT NOTE
04/18/2022	16:23	DM	ATTEMPTED - NOT KNOWN - MAIL RETURN
04/18/2022	16:24	DM	AC: 119 S 2ND ST ISHPERING, MI 49849 HP:906-464-60
04/18/2022	16:24	DM	30
04/18/2022	16:25	DM	PC: HP:920-370-2452
04/18/2022	16:25	DM	NEW ADDRESS FOUND PER TLO
04/18/2022	16:25	DM	SENT REMINDER
05/19/2022	11:49	**	PD: Abandoned call to home
05/19/2022	11:49	**	PD: Abandoned call to home
05/25/2022	11:41	**	PD: Abandoned call to home
05/25/2022	11:41	**	PD: Abandoned call to home
05/25/2022	11:43	DS	MRS SAID SHE WILL CALL BACK TOMORROW AND MAKE A
05/25/2022	11:43	DS	PAYMENT
05/27/2022	16:02	DS	MRS SAID SHE IS DRIVING RIGHT NOW WILL CALL
05/27/2022	16:02	DS	TUESDAY
06/01/2022	11:37	DS	NO ANS
06/09/2022	09:41	**	PD: Abandoned call to home
06/09/2022	09:41	**	PD: Abandoned call to home
06/13/2022	11:21	DS	LMAM
07/07/2022	10:16	**	PD: Abandoned call to home
07/07/2022	10:16	**	PD: Abandoned call to home
07/12/2022	09:38	DS	MRS WENT ON ABOUT INS, SHE HUNG UP
07/12/2022	09:39	DS	SENT HER INS LETTER

\*\*\* DEBTOR PROFILE -- NOTICES INFORMATION \*\*\*

CODE	ACCOUNT NUMBER	LOC	DATE	STATUS	CAUSE	PER	AMOUNT
LAM1	20181624W	F	04/05/2019	Sent (F)	NB		\$118.76
L001	20181624W	F	05/06/2019	Sent (F)	NB	DMS	\$118.76
L001	20181624WA	F	05/29/2019	Sent (F)	NB		\$118.76
L170	20181624WA	F	06/26/2019	Sent (F)	User	DS	\$118.76
L161	20181624WA	F	11/27/2020	Sent (F)	User	DMS	\$118.76
LQN1	20181624WA	F	02/15/2021	Sent (F)	User	DMS	\$118.76
LQN1	20181624WA	F	03/23/2021	Sent (F)	RunActU	DMS	\$118.76
QN	20181624WA	F	04/06/2022	Sent (I)	User	DS	\$118.76
REMIN	20181624WA	F	04/21/2022	Sent (I)	User	DM	\$118.76
INSUR	20181624WA	F	07/12/2022	Sent (P)	User	DS	\$118.76